Date: Aug 18, 2006

Proposal: Interagency Notice of Proposed Rulemaking: Identity Theft

Red Flags and Address Discrepancies under the Fair and

Accurate Credit Transactions Act of 2003

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## Comments:

Concerning this proposal, I feel that banks are already overburdened with the Patriot Act, let alone adding another rule change. It is very hard for banks to provide the customer service that so many good people value due to the increasing necessity to police customers at account opening and throughout the life of the account.